

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**Whiteford Ray Johnson Jr. and Heather Marie
Johnson**

Case No. 11-80700

a/k/a Heather M Young

S.S. Nos.: xxx-xx-3957 and xxx-xx-9473

Mailing Address: 167 Mix Trail Lane, Raeford, NC 28376-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on April 28, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: May 27, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 4/11/11

Lastname-SS#: Johnson-3957

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Hoke County Taxes	1	House & Lot:

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
NONE	

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
Hoke County Taxes	1		**
			**
			**
			**
			**
Wells Fargo Home Mtg.	2	\$10,965	**
			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
Canady Services	Contract

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Wells Fargo Home Mtg.	2	\$810	N/A	n/a	\$810.00	House & Lot:
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS at FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
NONE			5.00			
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS at 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
NONE			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$1,500
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		\$701
State Taxes		
Personal Property Taxes		\$203
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,196** per month for **42** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **2.19** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Chase
201 N. Walnut Street
DE1-1027
Wilmington, DE 19801

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Ally
Post Office Box 380902
Bloomington, MN 55438-0902

Coastal Federal Credit Union
Post Office Box 58429
Raleigh, NC 27658-8429

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Ally
Post Office Box 380903
Bloomington, MN 55438-0903

College Foundation
2917 Highwoods Boulevard
Raleigh, NC 27604-1021

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

American Express
Customer Service
Post Office Box 297879
Fort Lauderdale, FL 33329-7879

Credit Bureau of Greensboro
Post Office Box 26140
Greensboro, NC 27402-0040

Experian
P.O. Box 2002
Allen, TX 75013-2002

Bill Burke
15740 Fox Lane
Wagram, NC 28396

Dominion Law Associates
Attorneys & Counselors @ Law
222 Central Park Avenue
Virginia Beach, VA 23462-3026

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Canady Services INC
Post Office Box 440
Lumber Bridge, NC 28357

Firstsource Advantage, LLC
205 Bryant Woods South
Amherst, NY 14228

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Cape Fear Valley Health Systems
Post Office Box 788
1638 Owen Drive
Fayetteville, NC 28302

Gold's Gym
2485 Hope Mills Road
Fayetteville, NC 28304

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Capital One
Post Office Box 85167
Richmond, VA 23285-5167

GreenTree
Post Office Box 94710
Palatine, IL 60094

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Capital One Bank
Post Office Box 30285
Salt Lake City, UT 84130-0285

Hoke County Tax Collector
Attn: Managing Agent
PO Box 217
Raeford, NC 28376-0217

Hoke County Tax Collector
Post Office Box 217
Raeford, NC 28376-0217

Joshua Clint McPherson
2601 Adkins Drive
Fayetteville, NC 28306

Public Works Commission
Post Office Box 1089
Fayetteville, NC 28302-1089

Home Depot
Post Office Box 653000
Dallas, TX 75265-3000

Thomas Larry McPherson
2601 Adkins Drive
Fayetteville, NC 28306

PWC of Fayetteville
Cross Creek
601 North Eastern Blvd
Fayetteville, NC 28301

HSBC BANK NV
Post Office Box 978
Wood Dale, IL 60191

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Shapiro & Ingle, LLP, Attorneys
10130 Perimeter Parkway, Ste 400
Charlotte, NC 28216

Internal Revenue Service
Post Office Box 7346
Philadelphia, PA 19101-7346

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Sunrise Credit Services, Inc.
Post Office Box 9100
Farmingdale, NY 11735-9100

Kirschbaum, Nanney, Keenan&Griffin
Attorneys at Law
Post Office Box 19806
Raleigh, NC 27619

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Kohls
Post Office Box 3043
Milwaukee, WI 53201-3043

North Carolina Employment Security
Commission
Post Office Box 26504
Raleigh, NC 27611-6504

US Department of Education
Post Office Box 5202
Greenville, TX 75403-5202

Law Office of John T Orcutt
6616 Six Forks Road ste 203
Raleigh, NC 27615

North Carolina State Education
Assistance Authority
Post Office Box 14002
RTP, NC 27709

US Department of Education
1 Imation Pl Bldg 2
Saint Paul, MN 55128-3422

Leading Edge Recovery Solutions
Post Office Box 129
Linden, MI 48451-0129

Online Collections
202 West Firetower Road
Winterville, NC 28590

US Department of Education
Direct Loan Servicing Center
Post Office Box 5609
Greenville, TX 75403-5609

Leading Edge Recovery Solutions
5440 North Cumberland Avenue
Ste 300
Chicago, IL 60656-1490

Online Collections
P.O. Box 1489
Winterville, NC 28590-1409

Wells Fargo Home Mortgage
Attn: Managing Agent
Post Office Box 10335
Des Moines, IA 50306-0335